

Information to identify the case:

Debtor 1

Bryan J. Sachs

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8010

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **22-11662-MBK**

12/18

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bryan J. Sachs

7/31/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bryan J. Sachs
Debtor

Case No. 22-11662-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 31, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2024:

Recip ID	Recipient Name and Address
db	+ Bryan J. Sachs, 12 Lake View Drive, Bunnell, FL 32110-8436
sp	+ Kevin H. Morse, Slavin & Morse, LLC, 234 Main Street, Woodbridge, NJ 07095-1929
r	+ Thomas Novembre, Century 21 Chas Smith Agency, 150 Morgan Ave, So Amboy, NJ 08879-2532
519520535	+ American Express, PO Box 31511, Salt Lake City, UT 84131-0511
519520543	+ Chris and Julie Sachs, 1703 Country Ln, Monroe, WI 53566-2627
519520553	+ Deborah Sachs, c/o Middlesex Co Probation, 189 New Street, New Brunswick, NJ 08901-2068
519520554	+ Deborah Sachs, 47B Galewood Dr, Matawan, NJ 07747-4426
519520547	Harley Davidson/US Bank, PO Box 6335, Fargo, ND 58125-6335
519520550	Mavis/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
519520551	+ Pep Boys Synchrony, PO Box 965036, Orlando, FL 32896-5036

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 31 2024 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 31 2024 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519520534	+ EDI: SYNC	Aug 01 2024 00:24:00	Amazon Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
519520536	Email/PDF: bncnotices@becket-lee.com	Jul 31 2024 20:48:51	American Express, PO Box 297858, Fort Lauderdale, FL 33329-7858
519540398	Email/PDF: bncnotices@becket-lee.com	Jul 31 2024 20:49:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519520538	EDI: BANKAMER	Aug 01 2024 00:24:00	Bank of America, 1950 N Stemmons Fwy, Ste 6020, Dallas, TX 75207
519520537	+ EDI: BANKAMER	Aug 01 2024 00:24:00	Bank of America, PO Box 672050, Dallas, TX 75267-2050
519564576	EDI: BANKAMER	Aug 01 2024 00:24:00	Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
519527196	EDI: BANKAMER	Aug 01 2024 00:24:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519520539	EDI: CAPITALONE.COM	Aug 01 2024 00:24:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
519538083	+ EDI: AIS.COM	Aug 01 2024 00:24:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519520540	EDI: CAPITALONE.COM	Aug 01 2024 00:24:00	Capital One Services LLC, Att: Bankruptcy

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			Department, PO Box 30285, Salt Lake City, UT 84130-0285
519520544	EDI: CITICORP	Aug 01 2024 00:24:00	Citi Cards Home Depot, PO Box 790345, Saint Louis, MO 63179-0345
519520545	EDI: CITICORP	Aug 01 2024 00:24:00	CitiCards, PO Box 790345, Saint Louis, MO 63179-0345
519520546	+ EDI: CITICORP	Aug 01 2024 00:24:00	Exxon/Mobil, Att: Citi, PO Box 6404, Sioux Falls, SD 57117-6404
519520541	EDI: JPMORGANCHASE	Aug 01 2024 00:24:00	Chase, PO Box 15298, Att: Bankruptcy Dept, Wilmington, DE 19850-5298
519520542	EDI: JPMORGANCHASE	Aug 01 2024 00:24:00	Chase Cardmember Serv, PO Box 15548, Wilmington, DE 19886-5548
519543441	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 31 2024 20:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519566258	Email/PDF: resurgentbknotifications@resurgent.com	Jul 31 2024 20:37:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519520548	EDI: SYNC	Aug 01 2024 00:24:00	Littman Jewelers/Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
519520549	EDI: SYNC	Aug 01 2024 00:24:00	Lowe's, Att: Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
519530888	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 31 2024 20:31:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519579707	EDI: PRA.COM	Aug 01 2024 00:24:00	Portfolio Recovery Associates, LLC, c/o Exxon Mobil, POB 41067, Norfolk VA 23541
519557965	EDI: PRA.COM	Aug 01 2024 00:24:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
519565148	EDI: PRA.COM	Aug 01 2024 00:24:00	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
519520552	+ Email/Text: ngisupport@radiusgs.com	Jul 31 2024 20:30:00	Radius Global Solutions LLC, 500 N Franklin Tpke, Ste 200, Ramsey, NJ 07446-1178
519522025	^ MEBN	Jul 31 2024 20:29:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519555627	EDI: USBANKARS.COM	Aug 01 2024 00:24:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519544970	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519545003	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Bryan J. Sachs wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
William M. E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

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